

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-15641
Stephen DiGiosa Judge: Poslusny

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 6/19/2021
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: JR Initial Debtor: SG Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 226.00 per month to the Chapter 13 Trustee, starting on July 1, 2021 for approximately 33 more (of 60) months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☒ Sale of real property

Description: 1121 Ellis Mill Road Glassboro, NJ 08028

Proposed date for completion: October 31, 2021

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0 (\$4,250 PTD)
DOMESTIC SUPPORT OBLIGATION		
KML Law Group PC	attorney's fees per consent order	\$538.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Glassboro Tax Office	taxes and water lien	\$6,467.87 per POCs	included in POCs	\$675.19 PTD, \$5,792.68 remaining	per bill
RCTA	HOA	\$593.67	none	\$593.67	per bill
Quicken Loans	pre- and post-petition mortgage arrears	\$331.88 per POC + \$17,286.31 per consent order, includes tax advance and forbearance	none	\$34.64 PTD \$17,583.55 paid pro rata with other secured until paid in full through sale	per note

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☒ Not less than 100 percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Joseph J. Rogers, Esquire
- 3) _____
- 4) _____

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 6/7/2019.

Explain below **why** the plan is being modified:

Debtor is on fixed income and cannot afford house, was denied for a refinance. Seeks to preserve excess equity through sale, with payment in full to all creditors

Explain below **how** the plan is being modified:

Plan modified to propose sale of residence by October 31, 2021. Plan payments remain the same, debtor is on fixed income (earlier plan proposed refinance). Post-petition mortgage arrears added to plan, payments to creditors to continue until sale. All creditors to be paid in full through sale.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 6/21/21 _____

/S/ Stephen DiGiosa
Debtor

Date: _____

/S/
Joint Debtor

Date: _____

/S/ Joseph J. Rogers
Attorney for Debtor(s)

In re:
Stephen J DiGiosa
Debtor

Case No. 19-15641-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jun 22, 2021

Form ID: pdf901

Total Noticed: 75

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2021:

Recip ID	Recipient Name and Address
db	+ Stephen J DiGiosa, 1121 Ellis Mill Road, Glassboro, NJ 08028-3214
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518130632	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
518130633	+ Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
518130641	+ Borough of Glassboro, Rosemary A. Turner, C.T.C., 1 South Main Street, Glassboro, NJ 08028-2539
518130634	Cach Llc/resurgent Cap, C/o Resurgent Capital Services, Greenville, SC 29602
518199286	+ Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518130636	+ Consumer Cellular, 7204 SW Durham Road, Portland, OR 97224-7574
518212278	+ Consumer Cellular, Attn Professional Credit Service, PO Box 7548, Springfield, OR 97475-0039
518130637	+ Ebay, c/o Allied International Credit Corp., 6800 Paragon Place, Suite 400, Richmond, VA 23230-1654
518130638	+ Financial Recoveries, 200 East Park Drive, Mount Laurel, NJ 08054-1297
518130639	+ First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518130643	+ HSBC Bank Nevada N.A., 4851 Cox Road, Glen Allen, VA 23060-6293
518130644	+ Jefferson Health NJ, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
518130645	+ Lyons, Doughty & Veldhuis PC, 136 Gaither Drive Suite 100, Mt Laurel, NJ 08054-2239
518130646	+ Lyons, Doughty & Veldhuis PC, PO Box 1269, Mt Laurel, NJ 08054-7269
518130650	+ Mullooly, Jeffrey, Rooney & Flynn LLP, 6851 Jericho Turnpike, Suite 220, PO Box 9036, Syosset, NY 11791-9036
518130653	+ Penn Credit, 2800 Commerce Drive, PO Box 69703, Harrisburg, PA 17106-9703
518130655	+ Pressler Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020
518130659	+ RCTA, PO Box 25, Glassboro, NJ 08028-0025
518130658	+ Raymour & Flanigan, PO Box 130, Liverpool, NY 13088-0130
518189057	+ Richwood Crossing Townhome Assoc., Inc., Paul Leodori, Esq., 61 Union St., Medford, NJ 08055-2432
518130662	Surge Mastercard, P.O. Box 8099, Newark, DE 19714-8099
518130664	+ Synchrony Bank, 120 Corporate Blvd Ste 1, Portfolio Recovery Assoc., Norfolk, VA 23502-4952
518130670	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
518130667	+ Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
518130668	+ Thomas Murtha, 140 Corporate Blvd., Norfolk, VA 23502-4952
518130671	+ Two Owings Mills Corp, 10461 Mill Run Circle, Suite 825, Owings Mills, MD 21117-5549
518240972	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518130676	+ Wf/bobs Fn, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 22 2021 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 22 2021 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

District/off: 0312-1

User: admin

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Date Rcvd: Jun 22, 2021

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Total Noticed: 75

518130631	Email/Text: bnc@alltran.com	Jun 22 2021 20:36:00	Alltran Financial, LP, P.O. Box 722929, Houston, TX 77272-2929
518154505	Email/PDF: resurgentbknotifications@resurgent.com	Jun 22 2021 20:52:07	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518130647	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 22 2021 20:52:40	Macys/dsnb, Po Box 8218, Mason, OH 45040
518270690	Email/Text: bnc-quantum@quantum3group.com	Jun 22 2021 20:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518130640	+ Email/Text: fggbanko@fgny.com	Jun 22 2021 20:36:00	Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
518130642	+ Email/Text: bankruptcy@affglo.com	Jun 22 2021 20:37:00	Global Credit and Collection Corp, 5440 N Cumberland Avenue Suite 300, Chicago, IL 60656-1486
518201678	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 22 2021 20:37:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518130635	Email/PDF: ais.chase.ebn@americaninfosource.com	Jun 22 2021 20:51:57	Chase Card, Po Box 15298, Wilmington, DE 19850
518579339	Email/PDF: resurgentbknotifications@resurgent.com	Jun 22 2021 20:52:40	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518579338	Email/PDF: resurgentbknotifications@resurgent.com	Jun 22 2021 20:52:06	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518130648	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 22 2021 20:37:00	Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709
518198357	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 22 2021 20:37:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518130649	+ Email/Text: bankruptcy@sccompanies.com	Jun 22 2021 20:37:00	Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
518182206	+ Email/Text: bankruptcy@sccompanies.com	Jun 22 2021 20:37:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518130651	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jun 22 2021 20:37:00	Overstock.com Inc., c/o Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303-2198
518263350	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 22 2021 20:52:36	Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518263349	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 22 2021 20:53:02	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
518266105	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 22 2021 20:53:02	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518263345	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 22 2021 20:52:03	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
518263339	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 22 2021 20:52:36	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
518130652	+ Email/PDF: gecsed@recoverycorp.com	Jun 22 2021 20:51:54	Paypal Credit Services, PO Box 5138, Timonium, MD 21094-5138
518130654	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 22 2021 20:52:02	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
518196751	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jun 22 2021 20:37:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518181169	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 22 2021 20:37:00	QUICKEN LOANS INC., QUICKEN LOANS

District/off: 0312-1

User: admin

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Total Noticed: 75

518130657	Email/PDF: gecsed@recoverycorp.com	Jun 22 2021 20:52:29	INC., BANKRUPTCY TEAM., 635 WOODWARD AVE., DETROIT MI 48226-3408
518225218	Email/Text: bnc-quantum@quantum3group.com	Jun 22 2021 20:37:00	QVC, 1200 Wilson Drive at Studio Park, West Chester, PA 19380
518130656	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 22 2021 20:37:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
518250683	+ Email/Text: bncmail@w-legal.com	Jun 22 2021 20:37:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
518130660	Email/PDF: gecsed@recoverycorp.com	Jun 22 2021 20:52:29	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518130661	+ Email/Text: bankruptcy@sw-credit.com	Jun 22 2021 20:37:00	Sams Club, PO Box 530942, Atlanta, GA 30353-0942
518130663	+ Email/Text: bankruptcy@sccompanies.com	Jun 22 2021 20:37:00	Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
518544084	+ Email/PDF: gecsed@recoverycorp.com	Jun 22 2021 20:53:00	Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
518130665	+ Email/PDF: gecsed@recoverycorp.com	Jun 22 2021 20:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518133271	+ Email/PDF: gecsed@recoverycorp.com	Jun 22 2021 20:53:00	Synchrony Bank, Po Box 965064, Orlando, FL 32896-5064
518130666	Email/PDF: ais.tmobile.ebn@americaninfosource.com	Jun 22 2021 20:52:59	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518148953	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jun 22 2021 21:08:50	T-Mobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015
518181742	+ Email/Text: bncmail@w-legal.com	Jun 22 2021 20:37:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518182205	+ Email/Text: bankruptcy@sccompanies.com	Jun 22 2021 20:37:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518199046	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jun 22 2021 20:37:00	The Swiss Colony, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518130672	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jun 22 2021 20:37:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
518130673	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 22 2021 20:36:00	Us Bk Rms Cc, Po Box 108, Saint Louis, MO 63166
518130674	+ Email/Text: bankruptcy@webbank.com	Jun 22 2021 20:36:00	Verizon, PO Box 15124, Albany, NY 12212-5124
518130675	+ Email/Text: bnc-bluestem@quantum3group.com	Jun 22 2021 20:37:00	Webbank, 215 State St Suite 1000, Salt Lake City, UT 84111-2336
			Webbank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518130669	##+	Thomas Murtha, Portfolio Recovery Associates, LLC, PO Box 283, Wenonah, NJ 08090-0283

District/off: 0312-1

User: admin

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Date Rcvd: Jun 22, 2021

Form ID: pdf901

Total Noticed: 75

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph J. Rogers	on behalf of Debtor Stephen J DiGiosa jjresq@comcast.net jjrogers0507@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4